

What is claimed is:

1. A communication system for performing an electronic-card settlement, comprising:

5 a communication network;

an electronic-card terminal means, coupled to said communication network, for reading an electronic card to send an electronic-card settlement request;

10 a bank account management means, coupled to said communication network, for managing a plurality of accounts including a card-member store account and an agent account; and

an electronic-card settlement agent means, coupled to said communication network, for transferring an amount of money from the agent account to the card-member store account in response  
15 to the electronic-card settlement request, thereby performing the electronic-card settlement.

2. The communication system as recited in claim 1, wherein the electronic card includes a charged electronic card, which has  
20 functions of a credit card, a debit card, a department store card and a transportation card.

3. The communication system as recited in claim 1, wherein said electronic-card settlement agent means processes an  
25 electronic-card authentication, an electronic-card settlement service, an electronic-card charging service, a reservation service and a small business transaction service through an

settlement.

10. The communication method as recited in claim 9, wherein said step (d) further includes the steps of:

- 5 deducting a predetermined commission from the amount of money to be transferred; and  
updating a balance of the electronic card.

11. The communication method as recited in claim 9, wherein  
10 said step (d) further includes the steps of:

- after the electronic-card settlement agent system has transferred the amount of money, transferring a refund amount of money from the card-member store account to the agent account if there is a refund request from the electronic-card terminal  
15 system; and

transferring the refund amount of money from the agent account to a subscriber account.

12. The communication method as recited in claim 9, wherein  
20 said step (c) further includes the steps of:

determining whether a settlement amount of money is less than or the same as the amount of money written to the electronic card; and

if a settlement amount of money is less than or the same as  
25 the amount of money written to the electronic card, permitting the electronic-card settlement.

13. The communication method as recited in claim 9, wherein said step (a) further includes the steps of:

providing a service menu so that a subscriber at an electronic-card terminal system can designate a desired service.

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14. The communication method as recited in claim 13, wherein the service menu includes an electronic-card settlement service, a money transfer/remittance service, a reservation service, a tax payment service and an electronic-card charging service.

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15. The communication method as recited in claim 14, wherein the reservation service includes the steps of:

(s1) authenticating the validity of the electronic card if the electronic card is inserted into the electronic-card terminal system;

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(s2) providing a reservation service menu so that the subscriber designates a specific reservation service;

(s3) if the subscriber designates the specific reservation service, determining whether the specific reservation service is accepted;

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(s4) deducting a reservation service fee from the amount of money written to the electronic card and updating a balance of the electronic card;

(s5) generating reservation confirmation information to write the reservation confirmation information to the electronic card;

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(s6) decrypting the reservation confirmation information to

issue an admission ticket to the subscriber; and

(s7) transferring the reservation service fee from the agent account to the card-member store account after a predetermined time period.

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16. The communication method as recited in claim 15, wherein said step (s4) further includes the step of:

deducting a predetermined commission from the reservation service fee when the reservation service fee is transferred.

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17. The communication method as recited in claim 14, wherein the electronic-card charging service includes the steps of:

(p1) authenticating the validity of the electronic card in response to an electronic-card charge request if the electronic card is inserted into the electronic-card terminal system;

(p2) determining whether the electronic-card charging service is accepted;

(p3) charging the electronic card with a charge amount of money; and

(p4) transferring the charge amount of money from a subscriber account to the agent account.